

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Felicia Pierce

Debtor(s)

Case No. 09 B 32538

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/01/2009.
- 2) The plan was confirmed on 12/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/30/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/10/2011.
- 5) The case was Completed on 11/24/2014.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$81,415.28.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$63,602.19
Less amount refunded to debtor	\$1,425.01

**NET RECEIPTS:** **\$62,177.18**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,864.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,871.50
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,735.50**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
All Credit Lenders	Unsecured	3,128.47	NA	NA	0.00	0.00
AmeriCash Loans LLC	Unsecured	1,206.21	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	2,058.00	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	848.00	NA	NA	0.00	0.00
Baxter Credit Union	Secured	46,751.00	46,518.94	27,425.00	27,425.00	1,396.68
Baxter Credit Union	Unsecured	46,751.00	19,093.94	19,093.94	1,065.82	0.00
Becket & Lee	Unsecured	696.00	696.67	696.67	696.67	0.00
B-Line LLC	Unsecured	1,243.00	1,243.09	1,243.09	1,243.09	0.00
BMO Harris Bank	Unsecured	424.87	NA	NA	0.00	0.00
Capital One	Unsecured	1,227.00	1,249.63	1,249.63	1,249.63	0.00
Cash Supply	Unsecured	725.00	NA	NA	0.00	0.00
Chase	Unsecured	2,400.00	NA	NA	0.00	0.00
Check Into Cash	Unsecured	1,180.56	NA	NA	0.00	0.00
Department Stores National Bank	Unsecured	2,040.00	2,040.12	2,040.12	2,040.12	0.00
Discover Financial Services	Unsecured	1,900.00	1,900.11	1,900.11	1,900.11	0.00
East Bay Funding	Unsecured	NA	900.00	900.00	900.00	0.00
East Bay Funding	Unsecured	4,488.00	4,488.67	4,488.67	4,488.67	0.00
East Bay Funding	Unsecured	NA	683.15	683.15	683.15	0.00
Educational Credit Management Corp	Unsecured	42,627.00	43,794.75	43,794.75	0.00	0.00
Elmhurst College	Unsecured	2,000.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	2,050.00	2,050.14	2,050.14	2,050.14	0.00
Limited	Unsecured	1,306.00	NA	NA	0.00	0.00
Mypaydayloan.Com	Unsecured	1,100.00	NA	NA	0.00	0.00
National Quick Cash	Unsecured	830.00	830.00	830.00	830.00	0.00
National Recovery Agency	Unsecured	1,018.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	104.00	NA	NA	0.00	0.00
PLS Payday Loan Store	Unsecured	1,613.30	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	562.00	562.93	562.93	562.93	0.00
Portfolio Recovery Associates	Unsecured	4,881.00	4,881.55	4,881.55	4,881.55	0.00
Springleaf Financial Services	Unsecured	486.00	507.84	507.84	507.84	0.00
TCF Bank	Unsecured	480.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Vanda LLC	Unsecured	2,658.00	2,705.57	2,705.57	2,705.57	0.00
Von Maur	Unsecured	815.00	814.71	814.71	814.71	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$27,425.00	\$27,425.00	\$1,396.68
<b>TOTAL SECURED:</b>	<b>\$27,425.00</b>	<b>\$27,425.00</b>	<b>\$1,396.68</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$88,442.87</b>	<b>\$26,620.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,735.50</u>	
Disbursements to Creditors	<u>\$55,441.68</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$62,177.18</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/06/2015

By: /s/ Marilyn O. Marshall

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.